

Initial Findings on Health Insurance Coverage, Wisconsin 2002

**Bureau of Health Information
Division of Health Care Financing
Wisconsin Department of Health and Family Services**

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Foreword

This report on health insurance coverage is based on information from the 2002 Wisconsin Family Health Survey. The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons and other institutions, constitute the remaining 3 percent not represented by this survey.) Additional information about the survey design and the results presented here is included in the Technical Notes at the end of this document.

This report was compiled in the Division of Health Care Financing (DHCF), Bureau of Health Information (BHI). Judith Witt, Family Health Survey manager, created the final data set. Eleanor Cautley prepared these tables, with editing by Patricia Nametz. John Chapin, Director, Bureau of Health Information, provided overall direction. Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center.

The Division of Health Care Financing, the Division of Public Health and the U.S. Department of Health and Human Services, Health Resources and Services Administration, contributed funding for the Family Health Survey.

The Bureau of Health Information greatly appreciates the cooperation of the 3,089 survey respondents. We thank them for their contribution to making this information available.

This report is available on the Department of Health and Family Services Web site at the following address: <http://www.dhfs.state.wi.us/stats/familyhealthsurvey.htm>

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Key Findings

Coverage Over the Past Year

- The majority of Wisconsin household residents were covered by health insurance for an entire year, based on findings of the 2002 Wisconsin Family Health Survey. Eighty-nine percent of Wisconsin residents had insurance for all 12 months prior to the survey interview, 7 percent had insurance for some of the past 12 months, and 4 percent had no insurance coverage at all during the past 12 months (see Table 1). The survey was conducted from May through December 2002.
- An estimated 4.7 million state residents were insured for all 12 months prior to the survey; 352,000 were insured part of the past year and uninsured part of the year; 203,000 had no insurance coverage during the past year.
- Among working-age adults, 18 to 64, those working full time for an employer were without health insurance for the entire past year at a lower rate (4%) than were the full-time self-employed (7%).
- Adults age 65 and older had the highest proportion insured among all age groups, with 99 percent insured for the entire previous year.
- The proportion without health insurance coverage for the entire year was higher among Hispanic residents than among non-Hispanic white people or people of two or more races. It was also higher among poor residents (11%) than among near-poor (6%) and non-poor (2%) residents.

Current Coverage (Point-in-time)

- At any point in time during 2002, an estimated 4.9 million Wisconsin household residents were covered by health insurance, while about 336,000 residents were uninsured. This is an estimated 6 percent of the state's household population without health insurance at one point in time (Table 2).
- Children, ages 0-17, living with an employed adult were more likely to have insurance coverage than children in households without any employed adults (96% vs. 85%).
- Younger adults, ages 18 to 44, were more likely to be uninsured than other age groups (10% uninsured in 2002). Conversely, adults age 65 and older were most likely to have insurance coverage at any point in time (99% insured).
- Both black adults and Hispanic adults were more likely to be uninsured than were white adults. Among children, black children were about as likely to be insured as white children (98% and 96%, respectively).

Type of Health Insurance Coverage

- Employer-sponsored insurance is the most prevalent type of coverage for people under age 65; it covers three-quarters of all people in this age group (Table 3).
- Among adults age 65 and older, 93 percent have Medicare coverage and most have supplemental coverage as well. Only 8 percent of this age group has Medicare with no supplement (not shown in Table).
- An estimated 8 percent of Wisconsin household residents have Medicaid coverage, including BadgerCare, Healthy Start, and other forms of Medical Assistance. Some also have other types of insurance in addition to Medicaid--either private insurance or Medicare. Among children in Wisconsin, an estimated 15 percent have Medicaid coverage.

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2002

	Insured All Year		Insured Part of Year			
	Percent 89%	(C.I.±) (1%)	Percent 7%	(C.I.±) (1%)	Number 352,000	(C.I.±) (29,000)
Total						
Age Groups						
0-17	91	(1)	7	(1)	89,000	(14,000)
18-44	84	(1)	10	(1)	197,000	(22,000)
45-64	90	(1)	5	(1)	60,000	(11,000)
65+	99	(1)	1	(1)	5,000	(3,000)
18-64	86	(1)	8	(1)	258,000	(25,000)
Sex and Age Groups						
Male (Ages 18+)	87	(1)	7	(1)	130,000	(18,000)
18-44	82	(2)	10	(2)	104,000	(16,000)
45-64	91	(2)	4	(1)	24,000	(7,000)
65+	98	(1)	1	(1)	2,000	(2,000)
Female (Ages 18+)	90	(1)	7	(1)	134,000	(18,000)
18-44	86	(2)	9	(1)	94,000	(15,000)
45-64	89	(2)	6	(1)	36,000	(9,000)
65+	99	(1)	1	(1)	3,000	(3,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	90	(1)	6	(1)	291,000	(27,000)
Black, non-Hispanic	83	(3)	9	(2)	16,000	(4,000)
Two or more races, non-Hispanic	86	(7)	11	(6)	6,000	(4,000)
Hispanic	76	(5)	14	(4)	28,000	(8,000)
Ages 0-17						
White, non-Hispanic	91	(1)	6	(1)	69,000	(13,000)
Black, non-Hispanic	93	(4)	6	(3)	3,000	(2,000)
Hispanic	78	(8)	15	(7)	12,000	(6,000)
Ages 18-64						
White, non-Hispanic	87	(1)	8	(1)	217,000	(23,000)
Black, non-Hispanic	78	(4)	11	(3)	13,000	(4,000)
Hispanic	74	(7)	14	(6)	16,000	(6,000)
Residence						
City of Milwaukee	82	(2)	10	(2)	59,000	(10,000)
Other Metropolitan (excluding City of Milwaukee)	91	(1)	6	(1)	177,000	(21,000)
Nonmetropolitan	89	(1)	7	(1)	116,000	(17,000)
Poverty Status						
Poor	77	(3)	11	(2)	42,000	(9,000)
Near-poor	82	(2)	11	(2)	103,000	(15,000)
Not poor	92	(1)	5	(1)	202,000	(22,000)
Employment						
Ages 0-17						
Live with employed adult(s)	91	(1)	6	(1)	81,000	(14,000)
Live with no employed adults(s)	76	(9)	14	(7)	7,000	(4,000)
Ages 18-64						
Employed full-time	89	(1)	7	(1)	144,000	(19,000)
Self-employed full-time	85	(4)	8	(3)	16,000	(6,000)
Employed part-time	86	(3)	6	(2)	22,000	(7,000)

(continued)

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2002 (continued)

Uninsured All Year				
	Percent	(C.I.±)	Number	(C.I.±)
Total	4%	(--)	203,000	(22,000)
Age Groups				
0-17	3	(1)	35,000	(9,000)
18-44	5	(1)	111,000	(17,000)
45-64	5	(1)	54,000	(11,000)
65+	1	(--)	4,000	(3,000)
18-64	5	(1)	164,000	(20,000)
Sex and Age Groups				
Male (Ages 18+)	5	(1)	100,000	(16,000)
18-44	7	(1)	70,000	(14,000)
45-64	4	(1)	26,000	(8,000)
65+	1	(1)	3,000	(3,000)
Female (Ages 18+)	3	(1)	70,000	(13,000)
18-44	4	(1)	40,000	(10,000)
45-64	5	(1)	28,000	(8,000)
65+	--	(--)	1,000	(1,000)
Race/Ethnicity and Age Groups				
All Ages				
White, non-Hispanic	3	(--)	158,000	(20,000)
Black, non-Hispanic	6	(2)	12,000	(4,000)
Two or more races, non-Hispanic	2	(3)	1,000	(2,000)
Hispanic	10	(4)	21,000	(7,000)
Ages 0-17				
White, non-Hispanic	3	(1)	28,000	(8,000)
Black, non-Hispanic	--	(--)	--	(--)
Hispanic	7	(5)	6,000	(4,000)
Ages 18-64				
White, non-Hispanic	4	(1)	128,000	(18,000)
Black, non-Hispanic	10	(3)	12,000	(4,000)
Hispanic	12	(5)	14,000	(6,000)
Residence				
City of Milwaukee	6	(1)	35,000	(7,000)
Other Metropolitan (excluding City of Milwaukee)	3	(1)	89,000	(15,000)
Nonmetropolitan	5	(1)	79,000	(14,000)
Poverty Status				
Poor	11	(2)	45,000	(10,000)
Near-poor	6	(1)	57,000	(12,000)
Not poor	2	(--)	90,000	(15,000)
Employment				
Ages 0-17				
Live with employed adult(s)	2	(1)	29,000	(8,000)
Live with no employed adults(s)	9	(6)	5,000	(3,000)
Ages 18-64				
Employed full-time	4	(1)	79,000	(14,000)
Self-employed full-time	7	(3)	15,000	(6,000)
Employed part-time	7	(2)	26,000	(8,000)

Source: 2002 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes. A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

Table 2. Current Health Insurance Coverage, Wisconsin 2002

	Insured		Uninsured			
	Percent 93%	(C.I.±) (1%)	Percent 6%	(C.I.±) (1%)	Number 336,000	(C.I.±) (28,000)
Total						
Age Groups						
0-17	96	(1)	4	(1)	53,000	(11,000)
18-44	90	(1)	10	(1)	197,000	(22,000)
45-64	93	(1)	7	(1)	82,000	(13,000)
65+	99	(1)	1	(--)	4,000	(3,000)
18-64	91	(1)	9	(1)	279,000	(26,000)
Sex and Age Groups						
Male (Ages 18+)	91	(1)	9	(1)	167,000	(20,000)
18-44	88	(2)	12	(2)	124,000	(18,000)
45-64	93	(2)	7	(2)	40,000	(9,000)
65+	99	(1)	1	(1)	3,000	(3,000)
Female (Ages 18+)	94	(1)	6	(1)	117,000	(17,000)
18-44	92	(1)	7	(1)	73,000	(13,000)
45-64	93	(2)	7	(2)	42,000	(9,000)
65+	99	(--)	--	(--)	1,000	(2,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	94	(1)	6	(1)	268,000	(26,000)
Black, non-Hispanic	89	(3)	10	(3)	20,000	(5,000)
Two or more races, non-Hispanic	95	(4)	5	(4)	3,000	(2,000)
Hispanic	85	(4)	15	(4)	31,000	(9,000)
Ages 0-17						
White, non-Hispanic	96	(1)	4	(1)	42,000	(10,000)
Black, non-Hispanic	98	(2)	2	(2)	1,000	(1,000)
Hispanic	91	(5)	9	(5)	8,000	(5,000)
Ages 18-64						
White, non-Hispanic	92	(1)	8	(1)	223,000	(23,000)
Black, non-Hispanic	84	(4)	15	(4)	18,000	(5,000)
Hispanic	81	(6)	19	(6)	22,000	(7,000)
Residence						
City of Milwaukee	89	(2)	10	(2)	57,000	(10,000)
Other Metropolitan (excluding City of Milwaukee)	95	(1)	5	(1)	153,000	(20,000)
Nonmetropolitan	92	(1)	7	(1)	125,000	(17,000)
Poverty Status						
Poor	80	(3)	17	(3)	68,000	(11,000)
Near-poor	89	(2)	11	(2)	99,000	(15,000)
Not poor	96	(1)	4	(1)	155,000	(19,000)
Employment						
Ages 0-17						
Live with employed adult(s)	96	(1)	4	(1)	46,000	(10,000)
Live with no employed adult(s)	85	(7)	11	(6)	6,000	(3,000)
Ages 18-64						
Employed full-time	94	(1)	6	(1)	129,000	(18,000)
Self-employed full-time	91	(3)	9	(3)	18,000	(6,000)
Employed part-time	89	(3)	11	(3)	38,000	(9,000)

Source: 2002 Family Health Survey, Bureau of Health Information, Division of Health Care Financing,
Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes.
A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

Table 3. Health Insurance Coverage by Type, Wisconsin 2002

Age Group	Type of Health Insurance									
	Employer-Sponsored Insurance		Other Private Insurance		Medicaid Only		Any Medicare		Other Types	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	74%	(2%)	3%	(1%)	11%	(1%)	1%	(--)	6%	(1%)
18-44	75	(2)	4	(1)	5	(1)	1	(--)	5	(1)
45-64	74	(2)	5	(1)	2	(1)	3	(--)	9	(1)
65+	3	(1)	--	(--)	--	(--)	93	(2)	3	(1)
Total	65	(1)	3	(--)	5	(--)	13	(1)	6	(1)

Age Group	No Health Insurance		Any Medicaid	
	Percent	(C.I.±)	Percent	(C.I.±)
0-17	4%	(1%)	15%	(2%)
18-44	10	(1)	7	(1)
45-64	7	(1)	3	(1)
65+	1	(--)	4	(1)
Total	6	(1)	8	(1)

Source: 2002 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes. A dash (--) indicates 0.5% or less.

Technical Notes

Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health conditions and use of health care services among people across the state.

The FHS sampling frame consists of all Wisconsin households with a working telephone. In 2002, the sample design for selecting telephone numbers for the survey divided the state into six sample strata, five of which were defined geographically by grouping all of the counties into five areas. Telephone area code/prefix combinations from these five strata were randomly sampled at rates proportionate to the population size of each stratum. A sixth sample stratum consisted of telephone prefixes within the city of Milwaukee that had previously been found to include at least 20 percent black respondents. This stratum was also randomly sampled.

The University of Wisconsin Survey Center (UWSC), the contracted survey laboratory, drew the samples and conducted all interviews for 2002. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone survey system (CASES). Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 63 percent.

A grant from the U.S. Department of Health and Human Services, Health Resources and Services Administration, provided funds to support a redesign of the survey instrument and additional data collection during 2002. The questions asked in the FHS were designed in the Bureau of Health Information. Interviews were conducted from May through December. The final FHS sample consisted of 3,089 household interviews, representing a total of 7,995 Wisconsin household residents. The demographic characteristics of the 2002 sample are displayed on the next page. The results in this table are not representative of the Wisconsin population because they have not been weighted to correct for disproportionate sampling rates.

The adult in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This person answers survey questions for him/herself as well as for all other household members. In 2002, 70 percent of the respondents were women.

The data set for analysis of the 2002 FHS was constructed in the Bureau of Health Information, using the individual as the unit for analysis. A final weight variable was constructed for each person record in the data set, incorporating the varying sampling rates, response rates by stratum, and the total estimated household population. The household population estimate for July 1, 2001 was used to weight the results presented in this report. The weight adjusted the sample for the age/sex distribution of the household population estimate. The Wisconsin population estimate used in this report was 5,266,371.

Definitions of Variables Used in This Report

Age and Sex. These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for analysis: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

Ethnicity and Race. FHS respondents were first asked if anyone in the household was Hispanic or Latino. Then they were asked to report each household member's race or races (up to five races could be reported for each).

Wisconsin Family Health Survey 2002 Sample

Total	7,995	Ethnicity and Race	
Age Groups		Hispanic or Latino	262
0-17	2,124	White, not Hispanic/Latino	6,768
18-44	2,890	Black or African American,	
45-64	1,960	not Hispanic/Latino	550
65+	1,021	American Indian or Alaska	
		Native, not Hispanic/Latino	89
Sex and Age Groups		Asian, not Hispanic/Latino	84
Male		Other, not Hispanic/Latino	105
0-17	1,107	Two or more races,	
18-44	1,405	not Hispanic/Latino	95
45-64	924		
65+	435	Poverty Status	
Female		Poor	651
0-17	1,017	Near-poor	1,369
18-44	1,485	Not poor	5,664
45-64	1,036		
65+	586	Employment	
Residence		Ages 0-17	
City of Milwaukee	1,230	Live with no employed adult(s)	96
Other Metropolitan (excluding		Live with employed adult(s)	2,009
City of Milwaukee)	4,210	Ages 18-64	
Nonmetropolitan	2,555	Employed full-time	3,031
		Self-employed full-time	308
		Employed part-time	531

Source: 2002 Family Health Survey, Bureau of Health Information, Division of Health Care Financing, Wisconsin Department of Health and Family Services.

In this report, everyone who was reported to be Hispanic or Latino is in the Hispanic/Latino category. All people not reported as Hispanic/Latino, but for whom two or more races were reported, are in the “two or more races” category. All others are distributed in the “single-race, not Hispanic/Latino” categories. Several of these categories are not included in the tables due to very small sample sizes.

Metropolitan and Nonmetropolitan. Twenty Wisconsin counties have been designated as metropolitan counties by the federal Office of Management and Budget. They are: Brown, Calumet, Chippewa, Dane, Douglas, Eau Claire, Kenosha, La Crosse, Marathon, Milwaukee, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha, and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people, or 2) are adjacent and economically linked to a “central city” county. For the tables in this report, results for the City of Milwaukee have been separated from the rest of the metropolitan counties. The “Other Metropolitan” category includes Milwaukee County outside the city plus the remaining 19 metropolitan counties. The other 52 counties are nonmetropolitan.

Poverty Status. The relationship between the number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (2001), and used current household

size to determine whether a household's income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$18,000. (This is an approximation of the 2001 federal guideline, which was \$17,650.) The "near-poor" category used in this report includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$35,000.

Working-Age Adults (ages 18 to 64). People in this age range are classified by employment status. Those who were working full-time for an employer at the time of the survey are grouped together; some in this group also were self-employed. Among those not working full-time for an employer, those who were self-employed full-time are grouped together, as are those who were working part-time. The remaining adults who were not employed at the time of the survey include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work), and those disabled persons who are unable to work. Results for these adults are not displayed, as they are too disparate.

Children Under Age 18. All children are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child's household was employed at the time of the interview, then the child was classified as living with no employed adults.

Health Insurance. As used in this report, "health insurance" includes any kind of private or public coverage for health care costs, including Medicare, Medical Assistance (also called Medicaid or BadgerCare), and other government-funded insurance. The FHS does not obtain detailed information about the extent of services covered by insurance, nor information about costs of premiums, deductibles, and co-payments.

New questions about health insurance coverage were designed for the 2002 survey. They ask about specific types of insurance in this sequence: Medicare, employer-sponsored, Medicare supplement or Medigap, private (insurance bought directly from an agent or company), coverage from someone not living in the household, military health care (TRICARE, CHAMPUS, CHAMP-VA, VA), Medicaid (including Title 19, BadgerCare, Healthy Start), and other types of coverage (HIRSP and GAMP are specifically mentioned). For each type of insurance, the respondent is asked whether any household members are currently enrolled and, for each enrolled person, whether they have been enrolled for less than or more than 12 months.

At the end of this set of questions, the respondent is asked about each person who was not reported to be covered by any type of insurance. This verification question locates another small group of people who otherwise would mistakenly be considered uninsured.

People with Indian Health Service medical care and no other coverage are considered uninsured in this report.

Health Insurance Coverage Over the Past Year. This estimates three groups: the percentage of residents who were covered by any type of insurance over the entire 12 months preceding the telephone interview, the percentage who had coverage during part of the 12 months and had no insurance part of the time, and the percentage who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted over an eight-month period, the "preceding 12-month" period is variable. For example, respondents contacted in May 2002 were asked to report their health insurance coverage for the 12-month period between May 2001 and May 2002.

A comparison between 2001 and 2002 estimates of the percent without health insurance for the entire past year shows no statistically significant difference (4% uninsured each year).

The FHS estimate of uninsured for the entire year has not been identical to that reported by the U.S. Census Bureau's Current Population Survey (CPS). Though both surveys estimate the proportion of persons who were uninsured for the entire past year, differences in measurement methods may explain most of the discrepancy between estimates. For example:

- The sample design for the FHS is a random sample of telephone numbers, stratified by regions, while the CPS uses a nationally representative multistage cluster sample.
- The FHS insurance question refers to the past 12 months while CPS asks about the previous calendar year.
- The study designs are different: the CPS is longitudinal, conducting eight interviews with each household over a two-year period, while the FHS is a point-in-time study, conducting one interview with each household.
- There are variations in interviewer training and methods. The first CPS interview is conducted face-to-face while the FHS is conducted only by telephone.
- The survey questions are worded differently.
- The Family Health Survey is designed to collect health-related information, while the CPS is primarily a labor force survey.

Despite all the differences between the surveys, their findings on the characteristics of people without health insurance are very consistent. The Wisconsin Family Health Survey, the CPS, and all other reputable surveys find that people are much more likely to be uninsured if they (or their family members) are unemployed, members of some minority groups, low-income or poor, or lacking a high school diploma.

The reader is advised to use CPS estimates to make comparisons between states. However, for program purposes, the FHS is the best source of information about health insurance among Wisconsin residents since the FHS draws on a representative sample in a Wisconsin health survey.

Insured and Uninsured. The “current” estimate of health insurance coverage is the percentage (or number) who had health insurance coverage at the time of the interview. It is a snapshot estimate, a cross-section of the Wisconsin household population at one point in time. Any type of public or private insurance coverage at the time of the interview classifies a person as having health insurance. Those with no insurance at the time of the interview are uninsured.

There is a statistically significant difference between estimates of the currently uninsured for 2001 (5%) and 2002 (6%). Some part of this difference may be the result of revising and improving the questions about health insurance in the 2002 survey.

Type of Health Insurance Coverage. As previously described, respondents were asked specifically about whether household members had various types of health insurance coverage at the time of the interview. The groupings shown in Table 3 include: all people with only employer-sponsored coverage, all people with only privately-purchased coverage, everyone with only Medicaid, everyone with Medicare including those who have Medicare plus a supplement, everyone with other types of insurance including military coverage, and everyone with no insurance. These groups are mutually exclusive and exhaustive. An additional column displays everyone who had any Medicaid coverage, including those who had Medicaid plus another type of coverage. This grouping overlaps several of the groupings already mentioned.

Tables in This Report

All information presented in the tables in this report was produced from the weighted 2002 Family Health Survey.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The Family Health Survey conducts interviews with randomly selected households, a sample of all Wisconsin households with working telephones. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results.

In the tables presented in this report, the 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percentage to find the high boundary of the 95 percent confidence interval, and subtract it from the percentage to find the low boundary.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers and omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.”

All comparisons cited in this report are statistically significant, such as those describing one group as “more likely” to be insured than a comparison group.